

THE HOMESTEAD TAX CREDIT PROGRAM: SUMMARY FOR FY 2004

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THE HOMESTEAD TAX CREDIT PROGRAM: SUMMARY FOR FY2004

A. INTRODUCTION

A total of 235,807 Wisconsin tax filers claimed Homestead Tax Credits amounting to \$118.7 million in FY04. The average credit was \$504.

The amount of the credit is determined by a claimant's household income and property taxes. The maximum credit is \$1,160 for those with household income of no more than \$8,000 and property taxes of \$1,450. The amount of the credit phases out as income surpasses \$8,000 and equals \$0 for those with income over \$24,500. The \$24,500 income ceiling used in the Homestead formula has remained unchanged since fiscal year 2001. The property tax ceiling of \$1,450 and income threshold of \$8,000 have remained unchanged since 1991 and 1990, respectively.

B. DESCRIPTION OF CREDIT PROGRAM

1. Program Purpose

The purpose of the Homestead Tax Credit is to mitigate the impact of high real estate taxes on low-income households. Established in 1964, the program provides direct property tax relief through a circuit-breaker mechanism.

The underlying principle of a circuit-breaker is that property taxes exceeding a certain percentage of income constitute an overload to the taxpayer and should be offset at least partially with state-funded assistance. Assistance in this case takes the form of a refundable credit that can be applied against state income taxes due or received as a cash rebate. Wisconsin pioneered this method of relating property taxes to income in determining the amount of relief.

2. Eligibility Criteria

The basic requirements for Homestead relief relate to age and income. To qualify for benefits on claims filed in 2004 for property taxes accrued in 2003, a person must own or rent his or her residence, be at least 18 years of age, and have household income of not more than \$24,500.

"Household income" is broadly defined as total cash income, less \$250 for each dependent. It includes taxable income from all sources, such as wages and salaries, interest and dividends, and pension and annuity income. It also includes most nontaxable transfers, such as Social Security, railroad retirement benefits, veterans' pension and disability payments, public assistance, court-ordered support payments, scholarships and fellowships, GI benefits, and other cash amounts. In addition, depreciation claimed for state income tax purposes, excluding long-term capital gains,

contributions to Individual Retirement Accounts (IRAs), and other types of tax-preference income are included in household income.

Additional conditions for Homestead eligibility require that an applicant—

- must have been a legal resident of Wisconsin for the entire calendar year for which the claim is made;
- must not have been claimed as a dependent on another person's federal income tax return during the current tax year;
- must reside in a homestead subject to real estate taxes;
- must not have claimed tax credits under the Farmland Preservation program on property taxes for which relief is also being sought through the Homestead program;
- must not be living in a nursing home and also receiving Title XIX medical assistance; and
- must not have been a recipient of Temporary Assistance for Needy Families (TANF) or General Assistance payments during each of the twelve months in the filing year.

3. Formula for Determining Benefits

The two most important factors in determining benefits under the Homestead Program are the applicant's income and property taxes. For calendar year 2004 claims, the credit is available to households with income less than \$24,500 and the maximum amount of property taxes recognized by the formula is \$1,450. For renters, 25% of rent is considered to be property taxes if the rent payment does not include heat, 20% of rent is considered property taxes if rent includes heat.

Farmers are permitted to claim relief on the portion of their total property taxes attributable to their home plus a maximum of 120 acres of surrounding farmland.

The parameters used to compute the actual credit allowed to a Homestead claimant are as follows:

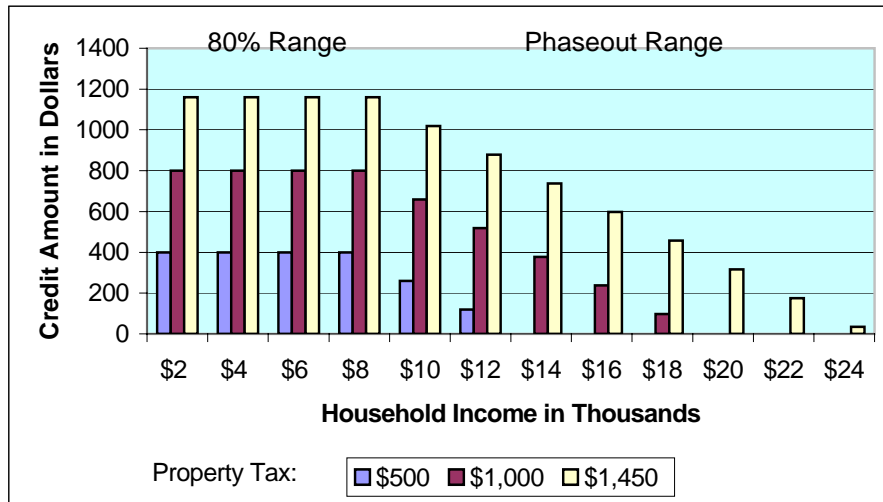
- The property tax ceiling—the maximum amount of property taxes allowed to be claimed toward the credit—is \$1,450.
- The income threshold, the amount of household income at which Homestead benefits begin to phase out, is \$8,000. For persons with income equal to or below the threshold, the credit is 80% of the property tax paid (up to \$1,450).
- For persons with income above \$8,000, the credit is equal to 80% of the amount by which the reported property tax exceeds 8.788% of household income in excess of \$8,000. That is:

$$\text{Credit} = .80 \times [\text{Property Tax} - .08788 \times (\text{Household Income} - \$8,000)].$$

- The maximum credit available is \$1,160 (i.e., 80% x \$1,450).

Chart 1 shows Homestead Credit amounts for selected income and property tax levels in calendar year 2004.

CHART 1
HOMESTEAD CREDIT AMOUNTS FOR SELECTED
LEVELS OF PROPERTY TAX



C. HISTORY

1. Enactment and Legal Challenges

When first enacted in June 1964, the program provided relief to low-income homeowners or renters aged 65 or older with household incomes of \$3,000 or less. The early Homestead Credit faced legal challenges on the grounds that it violated the uniformity clause of the State Constitution, which requires that property taxes—including property tax relief—be uniform. However, in 1966, the Wisconsin Supreme Court ruled in *Harvey v. Morgan* that the Homestead program was essentially a welfare program rather than property tax relief. The Court's determination was based on the following:

- The statutory language creating the program explicitly stated Homestead was a relief program;
- The relief is available to both renters and homeowners;
- The credit is tied to the characteristics of the individual (e.g., age, income, cost of shelter), not to the characteristics of the property;
- Property owners receiving the relief pay their property tax bill in full, but receive a credit against their income taxes from the state's General Fund; and
- The administration of the law is tied to the income tax system rather than to the property tax system.

2. Growth in Claims and Credits

Initially a small program, providing \$1.8 million in payments to 30,715 claimants in its first year, FY65, Homestead grew quickly to provide \$92.6 million in credits to 318,000 claimants in FY80, as shown in Table 1. The large increase in credits in FY74 occurred when the credit was extended to persons age 18 and older; previously it had been limited to the elderly. Increases in the maximum property tax eligible for relief, and the

income threshold and ceiling have also contributed to spurts in the number of claims and the amount of credits.

FY80 remains the year with the highest number of claimants in the history of the program. FY04 was the year with the highest amount of credits paid, \$119 million to about 238,000 claimants. While the number of claims and the amount of credits have fluctuated, the average credit has grown fairly steadily, from \$60 in FY65 to \$508 in FY04, the highest average ever.

Table 1 shows that growth in the Homestead program has been uneven, the result of occasional changes in credit parameters that increase the number and amount of credits, followed by periods of declining claims and credits as inflation erodes the value of the income ceiling.

Major expansion occurred in FY67 (formula changes), FY74 (expansion of the program to include adults under 62 years of age), FY80 (formula changes) and FY01 (formula changes). Since FY80, the number of Homestead claimants generally has declined, primarily because adjustments to the income ceiling have not kept up with the rate of inflation. Most recently, the income ceiling was unchanged between FY92 and FY99, before being increased in the subsequent two years.

TABLE 1
WISCONSIN HOMESTEAD TAX CREDITS
FISCAL YEARS 1965 THROUGH 2004

Fiscal Year	Homestead Funding		Claims Allowed		Average Relief	
	Amount (\$)	Percent Change (%)	Number	Percent Change (%)	Amount (\$)	Percent Change (%)
1965	\$1,829,400		30,715		\$60	
1966	2,090,100	14.3%	33,046	7.6%	63	6.2%
1967	4,201,900	101.0	58,716	77.7	72	13.1
1968	6,141,800	46.2	66,786	13.7	92	28.5
1969	6,129,200	-0.2	67,401	0.9	91	-1.1
1970	7,223,600	17.9	73,680	9.3	98	7.8
1971	6,739,800	-6.7	70,704	-4.0	95	-2.8
1972	10,025,800	48.8	78,684	11.3	127	33.7
1973	9,178,400	-8.5	80,786	2.7	114	-10.8
1974	35,410,800	285.8	192,921	138.8	184	61.6
1975	41,613,700	17.5	218,312	13.2	191	3.9
1976	49,754,500	19.6	240,966	10.4	206	8.3
1977	48,139,000	-3.2	234,201	-2.8	206	-0.5
1978	66,051,700	37.2	251,374	7.3	263	27.8
1979	62,467,900	-5.4	237,072	-5.7	264	0.3
1980	92,577,600	48.2	318,030	34.1	291	10.5
1981	91,937,000	-0.7	304,065	-4.4	302	3.9
1982	90,516,700	-1.5	281,028	-7.6	322	6.5
1983	83,750,174	-7.5	263,597	-6.2	318	-1.4
1984	86,025,528	2.7	262,177	-0.5	328	3.3
1985	105,214,720	22.3	284,019	8.3	370	12.9
1986	102,662,679	-2.4	272,410	-4.1	377	1.7
1987	102,618,681	0.0	260,632	-4.3	394	4.5
1988	103,829,374	1.2	259,814	-0.3	400	1.5
1989	99,449,998	-4.2	248,414	-4.4	400	0.2
1990	106,410,166	7.0	248,802	0.2	428	6.8
1991	112,273,243	5.5	255,487	2.7	439	2.7
1992	105,505,779	-6.0	248,249	-2.8	425	-3.3
1993	104,410,544	-1.0	237,891	-4.2	439	3.3
1994	109,392,680	4.8	238,708	0.3	458	4.4
1995	100,910,660	-7.8	221,392	-7.3	456	-0.5
1996	96,323,808	-4.5	214,530	-3.1	450	-1.3
1997	86,769,052	-9.9	193,547	-9.8	448	-0.4
1998	79,816,730	-8.0	178,150	-8.0	448	-0.1
1999	77,180,545	-3.3	167,547	-6.0	461	2.8
2000	79,956,454	3.6	173,739	3.7	460	-0.1
2001	99,568,850	24.5	204,516	17.7	487	5.8
2002	104,420,000	4.9	214,101	4.7	488	0.2
2003	113,411,348	8.6	227,871	6.4	498	2.0
2004	\$119,752,255	5.6%	237,814	3.5%	\$508	2.0%

3. Homestead Formula Parameters

Since FY74, the Homestead benefit formula has taken the form:

$$\text{Homestead Credit} = .80 \times [\text{Property Taxes} - (\text{Slope} \times (\text{Income} - \text{Income Threshold}))]$$

In the formula, property taxes may not exceed the property tax ceiling set by statutes—taxes in excess of the property tax ceiling are ignored. Households with incomes below the income threshold receive credits equal to 80% of their property taxes. Households with incomes above the income threshold have their property taxes reduced by the slope times the amount by which their income exceeds the income threshold. The maximum income, above which the Homestead credit is zero, is not explicitly shown in the formula; rather, it is implied by the slope.

Table 2 shows the formula parameters over the life of the Homestead program.

TABLE 2
HOMESTEAD FORMULA PARAMETERS, FY65 – FY04

Fiscal Years	Minimum Age	Maximum Benefit (\$)	Maximum Income (\$)	Property Tax Ceiling (\$)	Relief Rate	Income Threshold (\$)	Maximum Acres
1965-66	65	\$225	\$3,000	\$300	0.75	\$0	1
1967-69	65	225	3,500	300	0.75	500	40
1970-71	65	248	3,700	330	0.75	500	40
1972-73	62*	400	7,000	500	0.75	1,000	40
1974-75	18	400	7,000	500	0.80	3,500	80
1976-77	18	428	7,500	535	0.80	3,750	120
1978-79	18	640	9,300	800	0.80	4,000	120
1980-81	18	800	14,000	1,000	0.80	5,000	120
1982-83	18	800	14,000	1,000	0.80	6,000	120
1984	18	880	15,500	1,100	0.80	7,000	120
1985-86	18	960	16,500	1,200	0.80	7,400	120
1987-89	18	960	16,500	1,200	0.80	7,600	120
1990	18	1,080	18,000**	1,350	0.80	8,000	120
1991-99	18	1,160	19,154	1,450	0.80	8,000	120
2000	18	1,160	20,290	1,450	0.80	8,000	120
2001-04	18	\$1,160	\$24,500	\$1,450	0.80	\$8,000	120

* 60 for disabled.

** Beginning in 1989-90, household income is reduced by \$250 for each dependent so that households with incomes above the formula maximum may remain eligible.

In addition to these changes, the definition of "household income" has been modified over time to take into account more fully the income items that are deducted or excluded from adjusted gross income. For example, depreciation (which is subtracted from income to determine Wisconsin adjusted gross income for income tax purposes) has been added back to determine household income for Homestead purposes since FY82.

Similarly, other minor adjustments have been made to household income items such as contributions to Individual Retirement Accounts (IRAs), Keogh and deferred compensation plans, nontaxable income of American Indians, the housing allowance received by the clergy, value of a resident manager's free or reduced rent, net operating loss carry-forwards, capital loss carry-forwards, and Section 179 expense deductions.

Beginning with claims filed in 1990, household income is reduced by \$250 for each dependent. This change was enacted to recognize the economic burdens faced by larger families.

D. CHARACTERISTICS OF PARTICIPANTS

1. Age

The Homestead program originally was limited to elderly, low-income property taxpayers and renters. In FY74, eligibility was extended to all adults. Table 3 shows the distribution of claimants by age in FY04. As the table shows, persons aged 65 and older are still the main beneficiaries of the program; they account for 41% of the claimants and 40% of benefits received.

TABLE 3
WISCONSIN HOMESTEAD CREDIT BY AGE, FY04

Age	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of Total
Unknown	4,134	1.8%	\$2,110,410	1.8%	\$511	101.4%
18-25	19,608	8.3	8,989,374	7.6	458	91.0
26-35	25,118	10.7	12,979,184	10.9	517	102.6
36-45	29,975	12.7	16,040,990	13.5	535	106.3
46-55	31,313	13.3	16,973,262	14.3	542	107.6
56-60	14,392	6.1	7,821,946	6.6	543	110.6
61-62	5,541	2.3	2,841,288	2.4	513	101.8
63-65	8,397	3.6	3,955,702	3.3	471	95.8
65+	97,329	41.3	47,029,578	39.6	483	96.0
Total	235,807	100.0%	\$118,741,734	100.0%	\$504	100.0%

Note: Detail may not add to totals because of rounding.

Note: Numbers in Table 3 through Table 9 are different from those presented in Table 1 because some returns with incomplete information were excluded when data for these tables were generated.

2. Income Distribution

By design, Homestead provides relief to low-income households. The median household income of all Homestead claimants in FY04 was \$12,610, (i.e., half of the claimants had income above, and half had income below \$12,610). The median income of renters was somewhat lower at \$10,848 while the median income of homeowners was higher at \$14,614. A more detailed distribution of the income of Homestead claimants is presented in Table 4.

TABLE 4
HOMESTEAD FILERS BY INCOME CLASS, FISCAL YEAR 2004

Household Income	Renters		Owners		Total	
	Count	% of Total	Count	% of Total	Count	% of Total
Less than \$0	1,041	0.8%	1,757	1.6%	2,798	1.2%
\$0 to \$2,500	2,761	2.2	1,752	1.6	4,513	1.9
\$2,500 to \$5,000	4,735	3.8	2,411	2.2	7,146	3.0
\$5,000 to \$7,500	13,554	10.9	5,222	4.7	18,776	8.0
\$7,500 to \$10,000	30,791	24.7	12,221	11.0	43,012	18.2
\$10,000 to \$12,500	21,324	17.1	14,822	13.3	36,146	15.3
\$12,500 to \$15,000	17,401	14.0	16,856	15.1	34,257	14.5
\$15,000 to \$17,500	13,558	10.9	16,785	15.1	30,343	12.9
\$17,500 to \$20,000	10,190	8.2	16,275	14.6	26,465	11.2
\$20,000 to \$22,500	6,512	5.2	14,492	13.0	21,004	8.9
\$22,500 to \$24,500	2,620	2.1	8,727	7.8	11,347	4.8
Total	124,487	100.0%	111,320	100.0%	235,807	100.0%

3. Income Sources

Homestead claimants receive income from a variety of sources. Social Security is the most important income source; not surprising considering the large number of Homestead claimants who are elderly. Wages and salaries are the second most important source of income, although the average amounts suggest that these earnings are from low-wage jobs, part-time employment, or both

Table 5 details the sources of income for Homestead claimants. The information in the table is derived from the 2003 Individual Income Tax Model using a stratified sample of approximately 21,615 income tax and Homestead Credit returns filed for tax year 2003 weighted to represent the population of tax filers and Homestead claimants. Because this sample is drawn only every other year, data for 2004 are not available.

Over half (64%) of Homestead claimants file income tax returns, though less than 2% of these claimants actually have a net tax liability before the Homestead Credit is applied. That tax liability averages \$170. Since the Homestead credit averages about \$500, the vast majority of Homestead claimants receive a refund check.

TABLE 5
SOURCES OF HOUSEHOLD INCOME FOR HOMESTEAD FILERS, 2003

	Filers with Tax Returns			Filers without Tax Returns			All Filers		
	Amount (\$)	% of Total	# of Returns	Amount (\$)	% of Total	# of Returns	Amount (\$)	% of Total	Avg. Amt.
TAXABLE SOURCES									
Wages	\$942,245,718	50.7%	85,596	N/A	N/A	N/A	N/A	N/A	N/A
Interest and Dividends	84,262,258	4.5	70,062	N/A	N/A	N/A	N/A	N/A	N/A
Subtotal	1,026,507,976	55.3	125,784	\$47,696,478	5.4%	34,854	\$1,074,204,454	39.3%	\$6,687
Farm Income	-55,123,472	-3.0	4,555	0	0	0	-55,123,472	0	5,448
Business Income	63,887,288	3.4	20,542	0	0	0	63,887,288	0	17,693
Other Taxable	31,800,095	1.7	80,940	11,708,280	1.3	5,328	43,508,375	1.6	504
Total Taxable	1,067,071,887	57.5	135,108	59,404,758	6.8	40,182	1,150,223,782	42.1	6,562
NONTAXABLE SOURCES									
Social Security	572,924,875	30.8	54,504	733,734,198	83.6	72,594	1,306,659,073	47.8	10,281
Rail Road Retirement	6,806,964	0.4	1,665	14,833,818	1.7	1,554	21,640,782	0.8	6,723
Unemployment Comp.	46,254,759	2.5	12,879	5,328,222	0.6	888	51,582,981	1.9	3,747
Pensions	20,073,144	1.1	5,553	51,937,122	5.9	20,868	72,010,266	2.6	2,725
Public Assistance	2,995,446	0.2	888	1,118,658	0.1	666	4,114,104	0.2	2,647
Other Nontaxable	162,229,656	8.7	49,526	13,574,634	1.5	4,884	175,804,290	6.4	3,231
Total Nontaxable	804,477,880	43.3	97,034	820,526,652	93.5	75,480	1,610,170,714	58.9	9,334
DEPENDENT DEDUCTION									
	14,324,750	0.8	31,869	2,664,000	0.3	5,328	16,988,750	0.6	457
TOTAL INCOME	\$1,857,225,017	100.0%	137,439	\$877,267,410	100.0%	77,256	\$2,734,492,427	100.0%	\$12,737

Source: 2003 Wisconsin Individual Income Tax Model.

4. Dependents

Beginning with claims filed in 1990, the Homestead formula reduces household income by \$250 for each dependent in a household. For households with income in excess of \$8,000, this provision increases the credit by about \$22 per dependent. Homestead claimants reported a total of 79,825 dependents in FY04. Table 6 shows the distribution of dependents by income class and by housing status.

TABLE 6
HOMESTEAD DEPENDENTS BY INCOME CLASS, FY04

Household Income	Renters		Owners		Total	
	Count	% of Total	Count	% of Total	Count	% of Total
Less than \$0	314	0.6%	1,101	3.9%	1,415	1.8%
\$0 to \$2,500	1,402	2.7	731	2.6	2,133	2.7
\$2,500 to \$5,000	2,434	4.7	1,015	3.6	3,449	4.3
\$5,000 to \$7,500	5,467	10.7	1,790	6.3	7,257	9.1
\$7,500 to \$10,000	7,513	14.7	2,500	8.7	10,013	12.5
\$10,000 to \$12,500	8,518	16.6	3,286	11.5	11,804	14.8
\$12,500 to \$15,000	7,895	15.4	3,725	13.0	11,620	14.6
\$15,000 to \$17,500	7,044	13.7	4,027	14.1	11,071	13.9
\$17,500 to \$20,000	5,662	11.0	4,242	14.8	9,904	12.4
\$20,000 to \$22,500	3,594	7.0	3,789	13.3	7,383	9.2
\$22,500 to \$24,500	1,410	2.8	2,366	8.3	3,776	4.7
Total	51,253	100.0%	28,572	100.0%	79,825	100.0%

5. Total Benefits Received

In FY 2004, total Homestead benefits were \$118.6 million, of which \$60.7 million (or 51%) went to homeowners and \$57.9 million (or 49%) went to renters. Table 7 shows the distribution of benefits between homeowners and renters by income class.

At income levels between \$0 and \$10,000, total benefits paid to renters are larger than benefits paid to homeowners. This occurs because at these income levels, the larger number of claims by renters (see Table 4) offsets lower average benefits per claim. At higher income levels, most of the benefits are paid to homeowners.

TABLE 7
HOMESTEAD BENEFITS BY INCOME CLASS, FY04

Household Income	Renters		Owners		Total	
	(\$000)	% of Total	(\$000)	% of Total	(\$000)	% of Total
Less than \$0	\$749	0.6%	\$1,796	1.5%	\$2,546	2.1%
\$0 to \$2,500	1,825	1.5	1,673	1.4	3,498	2.9
\$2,500 to \$5,000	2,914	2.5	2,196	1.9	5,109	4.3
\$5,000 to \$7,500	8,179	6.9	4,671	3.9	12,850	10.8
\$7,500 to \$10,000	16,835	14.2	10,266	8.7	27,101	22.9
\$10,000 to \$12,500	10,314	8.7	11,156	9.4	21,470	18.1
\$12,500 to \$15,000	7,562	6.4	10,821	9.1	18,383	15.5
\$15,000 to \$17,500	5,106	4.3	8,454	7.1	13,561	11.4
\$17,500 to \$20,000	2,970	2.5	5,891	5.0	8,860	7.5
\$20,000 to \$22,500	1,227	1.0	3,121	2.6	4,349	3.7
\$22,500 to \$24,500	195	0.2	648	0.5	843	0.7
Total	\$57,875	48.8%	\$60,693	51.2%	\$118,569	100.0%

Note: Detail may not add to totals because of rounding.

6. Average Benefits

The average Homestead claim in FY 2004 was \$503. The average for homeowners was \$545, while for renters, the average was lower at \$459. In general, benefits fall as income rises.

Table 8 shows average Homestead benefits and average property taxes, or property tax equivalent, for homeowners and renters by income class, as well as the percent of property tax relieved by the Homestead credit.

TABLE 8
AVERAGE HOMESTEAD BENEFITS AND PROPERTY TAXES BY INCOME CLASS, FY04

Household Income	Renters			Owners			Total		
	Tax (\$)	Benefit (\$)	% Relief	Tax (\$)	Benefit (\$)	% Relief	Tax (\$)	Benefit (\$)	% Relief
Less Than \$0	\$996	\$720	72.2%	\$2,626	\$1,022	38.9%	\$2,020	\$910	45.0%
\$0 to \$2,500	888	661	74.4	1,894	955	50.4	1,279	775	60.6
\$2,500 to \$5,000	812	615	75.8	1,653	911	55.1	1,095	715	65.3
\$5,000 to \$7,500	782	603	77.2	1,555	894	57.5	997	684	68.7
\$7,500 to \$10,000	764	547	71.6	1,488	840	56.5	970	630	65.0
\$10,000 to \$12,500	934	484	51.8	1,704	753	44.2	1,250	594	47.5
\$12,500 to \$15,000	1,118	435	38.9	1,902	642	33.7	1,504	537	35.7
\$15,000 to \$17,500	1,311	377	28.7	2,036	504	24.7	1,712	447	26.1
\$17,500 to \$20,000	1,464	291	19.9	2,162	362	16.7	1,893	335	17.7
\$20,000 to \$22,500	1,627	188	11.6	2,308	215	9.3	2,097	207	9.9
\$22,500 to \$24,500	1,800	75	4.1	2,453	74	3.0	2,302	74	3.2
Total	\$1,035	\$459	44.3%	\$1,974	\$545	27.6%	\$1,478	\$503	34.0%

7. Geographic Distribution

Table 9 shows the distribution of Homestead claimants and average benefits across counties. As indicated in the table, average benefits show little variation across counties. The number of claimants in each county is roughly proportional to that county's population, averaging about 10.4% of households. Program participation is generally higher in the northern and western counties, where incomes are somewhat lower than in the rest of the state.

TABLE 9
WISCONSIN HOMESTEAD CREDIT BY COUNTY, FY04

County	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of State Average
Adams	1,026	0.44%	\$470,481	0.40%	\$459	91.1%
Ashland	958	0.41	427,649	0.36	446	88.6
Barron	2,356	1.00	1,142,843	0.96	485	96.3
Bayfield	690	0.29	317,210	0.27	460	91.3
Brown	8,740	3.71	4,245,516	3.58	486	96.5
Buffalo	708	0.30	360,622	0.30	509	101.2
Burnett	677	0.29	342,283	0.29	506	100.4
Calumet	1,342	0.57	648,767	0.55	483	96.0
Chippewa	2,793	1.18	1,367,561	1.15	490	97.2
Clark	2,017	0.86	1,034,565	0.87	513	101.9
Columbia	1,989	0.84	995,157	0.84	500	99.4
Crawford	1,010	0.43	477,815	0.40	473	93.9
Dane	15,273	6.48	7,833,074	6.60	513	101.9
Dodge	3,117	1.32	1,569,355	1.32	503	100.0
Door	1,216	0.52	608,979	0.51	501	99.5
Douglas	2,081	0.88	907,805	0.76	436	86.6
Dunn	1,540	0.65	758,539	0.64	493	97.8
Eau Claire	4,658	1.98	2,243,677	1.89	482	95.7
Florence	225	0.10	103,190	0.09	459	91.1
Fond du Lac	3,926	1.66	1,829,785	1.54	466	92.6
Forest	456	0.19	202,700	0.17	445	88.3
Grant	1,950	0.83	918,161	0.77	471	93.5
Green	1,624	0.69	788,191	0.66	485	96.4
Green Lake	1,018	0.43	502,501	0.42	494	98.0
Iowa	913	0.39	457,369	0.39	501	99.5
Iron	457	0.19	179,184	0.15	392	77.9
Jackson	918	0.39	445,913	0.38	486	96.5
Jefferson	2,935	1.24%	\$1,429,069	1.20%	\$487	96.7%

TABLE 9 (cont.)
WISCONSIN HOMESTEAD CREDIT BY COUNTY, FY04

County	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of State Average
Juneau	1,347	0.57%	\$629,567	0.53%	\$467	92.8%
Kenosha	6,026	2.56	3,159,231	2.66	524	104.1
Kewaunee	764	0.32	385,877	0.32	505	100.3
La Crosse	5,265	2.23	2,547,279	2.15	484	96.1
Lafayette	723	0.31	351,491	0.30	486	96.5
Langlade	1,374	0.58	642,109	0.54	467	92.8
Lincoln	1,484	0.63	730,285	0.62	492	97.7
Manitowoc	4,034	1.71	1,954,539	1.65	485	96.2
Marathon	5,503	2.33	2,835,181	2.39	515	102.3
Marinette	2,036	0.86	889,595	0.75	437	86.8
Marquette	830	0.35	414,008	0.35	499	99.1
Menominee	34	0.01	19,200	0.02	565	112.1
Milwaukee	55,452	23.52	29,639,544	24.96	535	106.1
Monroe	1,754	0.74	880,979	0.74	502	99.7
Oconto	1,770	0.75	892,541	0.75	504	100.1
Oneida	1,897	0.80	911,469	0.77	480	95.4
Outagamie	5,909	2.51	2,959,629	2.49	501	99.5
Ozaukee	2,130	0.90	1,087,629	0.92	511	101.4
Pepin	470	0.20	228,688	0.19	487	96.6
Pierce	927	0.39	503,071	0.42	543	107.8
Polk	1,687	0.72	865,033	0.73	513	101.8
Portage	2,701	1.15	1,369,435	1.15	507	100.7
Price	876	0.37	420,293	0.35	480	95.3
Racine	8,014	3.40	4,229,954	3.56	528	104.8
Richland	903	0.38	428,111	0.36	474	94.2
Rock	6,857	2.91	3,403,651	2.87	496	98.6
Rusk	798	0.34	361,358	0.30	453	89.9
St. Croix	1,660	0.70	850,279	0.72	512	101.7
Sauk	2,359	1.00	1,175,099	0.99	498	98.9
Sawyer	736	0.31	325,861	0.27	443	87.9
Shawano	2,007	0.85	975,281	0.82	486	96.5
Sheboygan	4,779	2.03	2,282,309	1.92	478	94.8
Taylor	1,073	0.46	545,311	0.46	508	100.9
Trempealeau	1,367	0.58	717,789	0.60	525	104.3
Vernon	1,771	0.75	914,701	0.77	516	102.6
Vilas	1,064	0.45	484,859	0.41	456	90.5
Walworth	3,443	1.46	\$1,824,245	1.54	\$530	105.2

TABLE 9 (cont.)
WISCONSIN HOMESTEAD CREDIT BY COUNTY, FY04

County	Claimants		Benefits		Average Credit	
	Number	% of Total	Amount (\$)	% of Total	Amount (\$)	% of State Average
Washburn	894	0.38%	\$430,671	0.36%	\$482	95.7%
Washington	3,505	1.49	1,694,947	1.43	484	96.0
Waukesha	9,022	3.83	4,492,106	3.78	498	98.9
Waupaca	2,577	1.09	1,283,193	1.08	498	98.9
Waushara	1,307	0.55	680,177	0.57	520	103.3
Winnebago	6,428	2.73	3,122,607	2.63	486	96.5
Wood	3,637	1.54	1,594,591	1.34	438	87.1
Total	235,807	100.00%	\$118,741,734	100.00%	\$504	100.0%

Note: Detail may not sum to total due to rounding.